

## Winter Weather and Insurance

*Snow and ice can prove dangerous and can cause severe damage to properties and vehicles. It is important to know what to do when your home is damaged or if you are involved in an automobile accident. Below are some general guidelines to follow when dealing with a property damage claim or automobile accident.*

### What to do if damage occurs to your home:

- Call your insurance company or agent with your policy number and other relevant information as soon as possible. Be sure you cooperate fully with the insurance company and ask what documents, forms, and data you'll need.
- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses incurred for accommodations while repairs are being made and save all receipts to document these costs.

### What damage to your home is covered?

### If you are in an automobile accident:

- Call the police.
- Obtain information such as the names, addresses, telephone numbers, and license numbers of all persons involved in the accident and all witnesses. Also, record the time, date, location, road conditions, make and year of the vehicles involved, insurance information, apparent damage and injuries, and your version of what happened. Call your insurance agent or insurance company with your policy number and other relevant information as soon as possible. Be sure you cooperate fully with the insurance company and ask your agent what documents, forms, and data you'll need.
- Take notes each time you talk to your insurance company, agent, lawyers, police, or others involved in the situation. Write down the dates, times, names, and subjects you talked about, as well as any decisions or promises made.
- Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable and save any receipts and bills, including those from a car rental or towing

Damage caused by wind, wind-driven rain, damage to your home from trees or other falling objects, collapse of a structure due to weight of ice or snow are all covered under most standard homeowners policies. Frozen pipes as the result of extreme cold weather may not be covered if the damage is due to negligence, such as failing to maintain an adequate temperature in the house when the ability to do so is there.

**What damage to your home is not covered?**

Interior water damage from a storm, when there is no damage to the roof or walls of your home, damage as the result of a flood, removal of fallen trees (if the trees do not land on and damage your home) food spoilage due to a power outage and water damage from backed-up drains or sewers are not covered under most standard homeowners policies. Some insurers offer endorsements (additional protection that may be purchased) for certain coverages not covered under the standard homeowner policy, so check with your agent or company to determine your needs.

and storage of your damaged car.

**Contact your state insurance department**

If you have a dispute with your insurer about the amount or terms of the claim settlement, you can contact your state insurance department for assistance.